## PATENT COOPERATION TREATY **PCT**

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PCT

# INTERNATIONAL PRELIMINARY REPORT ON PATENTAB WIFEY (Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

International Patent Classification (IPC) or national classification and IPC  Int. Cl.  G06Q 40/00 (2006.01)  Applicant HOME-RETIRE PTY LTD et al  1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36.  2. This REPORT consists of a total of 3 sheets, including this cover sheet.  3. This report is also accompanied by ANNEXES, comprising:  a. X (sent to the applicant and to the International Bureau) a total of 10 sheets, as follows:  X sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications authorized by this Authority considers contain an amendment that goes beyond sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.  b. (sent to the International Bureau only) a total of (indicate type and number of electronic carrier(s)) , containing a sequence listing and/or table related thereto, in electronic form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions).  4. This report contains indications relating to the following items:  Box No. II Priority  Box No. IV Lack of unity of invention  Box No. V Resoned statement under Article 35(2) with regard to novelty, inventive step and industrial applicability: citations and explanations supporting such statement  Box No. VII Certain defects in the international application  Date of submission of the demand  21 March 2006  Name and mailing address of the IPEA/AU  Authorized Officer  MICHAELHARDY  MICHAELHARDY	Applicant's or agent's file reference 687957C	FOR FURTHER ACT	TION S	See Form PCT/IPEA/416				
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PO BOX 200, WODEN ACT 2606, AUSTRALIA  E-mail address: pct@ipaustralia.gov.au  MICHAEL HARDY			Authorized Officer					
E-mail address: pot@ipaustralia.gov.au	AUSTRALIAN PATENT OFFICE		100	· 				
	E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929		_	•				

# INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/AU2005/001274

Box	No. I	Basis of the report					
1.	With	regard to the language, this report is based on:					
	X The international application in the language in which it was filed						
		A translation of the international application into , which is the language of a translation furnished for the purposes of:					
		international search (under Rules 12.3(a) and 23.1 (b))					
		publication of the international application (under Rule 12.4(a))					
		international preliminary examination (Rules 55.2(a) and/or 55.3(a))					
2.	furni	regard to the <b>elements</b> of the international application, this report is based on (replacement sheets which have been shed to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally " and are not annexed to this report):  the international application as originally filed/furnished					
	X	the description:					
		pages 1 to 68 as originally filed/furnished					
		pages* received by this Authority on with the letter of					
		pages* received by this Authority on with the letter of					
	X	the claims:					
		pages as originally filed/furnished					
		pages* as amended (together with any statement) under Article 19					
		pages* 69 to 78 received by this Authority on 11 October 2006  pages* received by this Authority on with the letter of					
	Ter.	pages* received by this Authority on with the letter of the drawings:					
٠	X	pages 1/22 to 22/22 as originally filed/furnished  pages* received by this Authority on with the letter of  pages* received by this Authority on with the letter of					
		a sequence listing and/or any related table(s) - see Supplemental Box Relating to Sequence Listing.					
3.		The amendments have resulted in the cancellation of:					
		the description, pages					
		the claims, Nos.					
<b>S</b>		the drawings, sheets/figs					
		the sequence listing (specify):					
		any table(s) related to the sequence listing (specify):					
4.		This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).					
		the description, pages					
		the claims, Nos.					
		the drawings, sheets/figs					
		the sequence listing (specify):					
	•	any table(s) related to the sequence listing (specify):					
*	If	item 4 applies, some or all of those sheets may be marked "superseded."					

# INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/AU2005/001274

1. Statement

Novelty (N)	Claims Claims	1 to 14	YES
Inventive step (IS)	Claims	1 to 14	NO YES
Industrial applicability (IA)	Claims		NO .
moustral applications (IA)	Claims Claims	1 to 14	YES NO

#### 2. Citations and explanations (Rule 70.7)

#### D1 US 2002/0169702

A computer program for increasing after tax income which includes obtaining a mortgage on equity in real property, the mortgage having an annual interest amount and receiving substantially equal annual distributions from an individual retirement account that are approximately equal to the annual interest amount on the mortgage. Includes paying the mortgage interest with the IRA distributions, placing the received equity in a money management account, transferring funds from the money management account into a life insurance contract over a set period, and receiving tax advantaged distributions from the life insurance contract.

#### D2 US 2003/0154161

A software program for managing a home equity loan to a borrower by way of channelling annuity proceeds to the monthly payments of the home equity loan. The equity in a borrower's home is determined and the loan is established. An escrow account is established, and the proceeds of the loan are used to purchase a commercial annuity. The proceeds of the commercial annuity in turn are used to satisfy the monthly payments on the home equity loan. Moreover, current and future debts of the borrower can also be satisfied by way of the proceeds of the loan. There is assumed a periodic increase in the future debts of the borrower.

## Novelty, Inventive Step (Yes) Claims 1 to 14

Neither citation D1 or D2 teaches or suggests periodically paying an interest charge determined on a simple interest basis as defined in the independent claims. The normal practice in mortgage and/or equity finance arrangements is to apply compound interest calculations to determining accumulated credit/debit so it would not be obvious to the skilled addressee to consider using simple interest calculations.

## Industrial Applicability (Yes) Claims 1 to 14

The claims are seen to be industrially applicable.